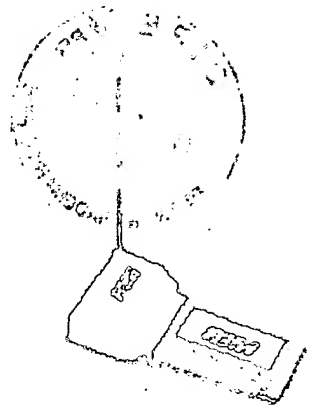
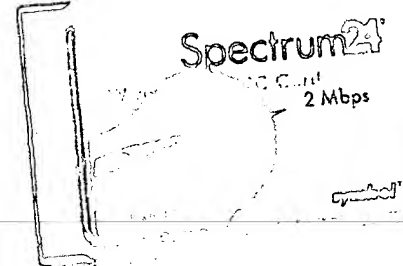


# FIELD FORCE AUTOMATION

Customized Solutions for Your Field Operations / October



The RIM Wireless PC Card provides wireless connectivity to laptops, palmtops, PDAs and HPCs. The product is compatible with the BellSouth Wireless Data network and other Mobitex networks worldwide.



Symbol's wireless LAN card.



**Specifications  
Specifications  
Specifications  
Specifications**

# **Wireless Insurance Verification System**

**Exclusive Property Of:**

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## **Background Of The Invention**

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**With more and more states enacting mandatory liability automotive insurance laws, compliance has become extremely difficult, if not impossible to enforce. Police departments need a way to check for compliance that is accurate, portable and most of all \*FAST\*.**

**The first attempt tried was roadside checkpoints. But this proved no help as the un-insured would simply turn around and drive away from them. So, checkpoints soon became a waste of time and manpower. Only those that had the correct paperwork would stay in line to be checked.**

**Compliance as we know it today consists of the operator producing a valid driver's license, registration papers and "proof of insurance". Two of the three requirements are state regulated. The third; "Proof of Insurance" is nothing more than a "you've got to take my word, Officer". Because all that's needed is an official looking insurance card with the proper date printed on it. In today's world the officer's only way to be assured the driver's license, registration and insurance coverage are all in compliance is for him/her to collect the paperwork, return to his patrol car, call the information in to H.Q. and hope they have the information on file and it's up to date AND accurate!**

**With the explosion and declining prices on home computer hardware and software, faster processors, memory and along with the high quality of today's scanners and printers, many people just print out their own insurance cards. Many cards are being made for friends and/or other family members.**

**(B)**

**With so many counterfeit cards out on the street it's almost impossible to be caught with a fake card unless you're involved in an accident and the other party makes a claim against you. Then it's too late to enforce the mandatory insurance law. You've only got one of two choices; (1) sue the other party, assuming they were in the wrong, and try to recover your expenses or (2) Make a claim on your insurance and hope they don't raise your rate. Many people believe that "Un-Insured" Motorist Insurance will pay for damages to their property and vehicle but it won't. The truth is that un-insured motorist pays MEDICAL bills ONLY! Until there is a solid, portable, accurate and quick way to check for compliance many, many drivers will continue driving without any insurance. We feel like we've got a solid, time tested solution to help enforce the mandatory automobile liability law.**

## **Brief Summary of the Invention**

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**Our Insurance Verification System (I.V.S.) closes the loophole as far as having a policy on the vehicle at all times. No longer will an operator have to interact with members of Law Enforcement. The I.V.S. system is a “stand alone” way of verifying the actual status of insurance on every vehicle using public roads and/or highways. Plus it will pressure those that are willing to forego liability insurance the reason to comply with the law because there will be a way to verify coverage in “Real Time.” Real Time is defined as “at that very moment, now, not tomorrow but here as we speak, now!!” In “Real Time” everybody uses the same clock. By that it enables an insurance company to update a policy instantly if it desires. Many people “buy” a policy for a day or two. This is what the industry is telling us: “We’ve got people coming in, putting a down payment on six months of insurance and after they’ve renewed their driver’s license, inspection sticker and the tag on the license plate, they call us and cancel the remaining five and half months”. Using the I.V.S. if a person changes anything at anytime the company that issued the policy can go to DesignScan.com, open up the policy, make the changes, upload all the changes, close the window and the policy is up to date. No three, four or even seven day waiting period. If a policy is cancelled at 1:00pm, after the changes are uploaded, and that auto is scanned at 1:05pm, ZAP!!!!**

**(D)**

**The scanner will relate that change almost instantly. So, by using our I.V.S. system, compliance will either show you've got coverage or you don't. No more "ands, ifs or buts, either you got it or you don't". We've teamed up with some of the best vendors manufacturing wireless radios, scanners, etc. Our system uses portable, internet ready, bar code readers. States that want to be linked to our system will find it easy to use and implement. Let's take a short walk through our (I.V.S.) system. Starting off with an application for insurance, the issuing company "logs-on" to the system at DesignScan.com. On pg. #1 the user is prodded to choose their State, whether they are an insurance co. or inspection station. First we'll log-on as an insurance co. We then have to input a unique I.D. and password then choose log-in. On pg. #2 there are only two options; (1) Create a policy or (2) List/Edit loaded policies. Pgs. 3 & 4, the information that needs to be input is; policy number, effective date (usually date of application), expiration date (either a six or twelve month policy), status (Active, cancelled or stolen). After that the name, address, city, state, zip code and phone number of register complete pg. #3. Pg. #4 is for vehicle information, VIN, year, make, model and color. If there are no known mistakes the user only has to select the "submit new policy" tab. Now the auto is half the way to being registered with I.V.S. Pgs. 5 & 6 show a completed form ready for uploading. Pg. #7 assures user that the policy was submitted successfully and can now return to main page or begin a policy for another auto. Pg. #8 shows that the user has returned to main page.**

**Pg. #9 shows those policies that were entered or edited by the company. Now, we'll complete the registration by logging-on as an inspection station. Pg. #10, using our logon ID. number and password we're at the beginning of retrieval page pg. #11, (Information that an insurance company submitted), user is asked to type in the V.I.N. (Vehicle Identification Number). Pg. #12 we've got a correct VIN and we submit the number. No matter what company sold the policy, any and all inspection stations use the VIN to get to the last step. Pg. #13 only the barcode sticker window highlights. Taking the Unitech Pen Scanner, the user swipes it across the barcode on the next state supplied sticker. This will bring up the year, make, model and color of the vehicle to be inspected. (This information was entered by owner's insurance company). After verifying the information, the inspector enters (1) inspection date, (2) mileage on vehicle and (3) license plate number as seen on page #14. If auto. passes inspection then the user uploads the final information (Pg. #15). Pg. #16 verifies that the *changes* have been loaded on the insurance page. Pages 17 & 18 show a final, completed application with all information tied to our test vehicle.**

**(F)**



## **Brief Description of the Drawings**

### **Figure One**

#### **Vehicle #1**

1) Vehicle's Tires, 2) Front of Vehicle, 3) Front Windshield, 4) Old Inspection Sticker, 5) New I.V.S. Inspection Sticker, 6) Driver's Side Glass, 7) Roof of Vehicle, 8) Rear Glass, 9) Rear of Vehicle, 10) Driver's Side Door

#### **Vehicle #2**

11) Front Windshield, 12) Driver's Side Glass, 13) Roof of Vehicle, 14) Rear Attached Old Inspection Sticker, 15) New Rear Attached I.V.S. Sticker, 16) Rear of Vehicle, 17) Driver's Side Door

The only difference in the two vehicles is where inspection sticker is located. We recommend attaching sticker to front windshield in case there's a need for the officer to interact with the driver.

### **Figure 2**

19) Insurance Company, 20) Inspection Station, 21) I.V.S. Server, 22) Auto is Scanned, 23) Wireless Scanner, 24) Barcode is Read, 25) Information is Sent to Server, Server Identifies Barcode and Transmits Back to Scanner if Barcode is Good or Bad, 26) Inspection Uploaded, 27) Policy Information is Retrieved

Figure #2 shows a completed cycle as a vehicle is scanned, the information is retrieved and status of policy is sent to the scanner.

### **Figure 3**

**28) Auto's Front Tires, 29) Front Bumper, 30) Front Grill,  
31) Headlights, 32) Front Hood, 33) Front Mounted Sticker,  
34) Driver's Side Glass, 35) Passenger's Side Glass, 36) Windshield  
37) Roof**

**Figure three shows the proper positioning of I.V.S. Sticker**

### **Figure 4**

**38) Rear Tires, 39) Rear Bumper, 40) Brake Lights, 41) Trunk  
42) Sticker Mounted on Rear Glass, 43) Passenger's Side Glass  
44) Rear Glass, 45) Roof, 46) Driver's Side Glass**

**Figure four shows an inspection sticker mounted on rear glass. If there were a problem about the status of policy after scan then the officer has to go up to the front of auto to speak with driver. That's the reason we recommend a sticker be placed on front windshield.**